

In re:
Andrenita Haddad
Debtor

Case No. 20-12890-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 12, 2024

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2024:

Recip ID	Recipient Name and Address
db	+ Andrenita Haddad, 128 Knights Bridge Drive, Yardley, PA 19067-6007

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 13 2024 00:10:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 13 2024 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2024 00:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14533206	+ EDI: ATTWIREBK.COM	Jul 13 2024 04:01:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14529472	+ Email/Text: bankruptcy@cavps.com	Jul 13 2024 00:10:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14517259	+ Email/Text: ebnotifications@creditacceptance.com	Jul 13 2024 00:09:00	Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14519103	+ EDI: AIS.COM	Jul 13 2024 04:05:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14534317	^ MEBN	Jul 13 2024 00:01:54	Federal Pacific Credit Co. LLC, PO Box 27198, Salt Lake City, UT 84127-0198
14536253	+ Email/Text: blegal@phfa.org	Jul 13 2024 00:10:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
14520161	+ EDI: AIS.COM	Jul 13 2024 04:05:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14660211	+ Email/Text: bkteam@selenefinance.com	Jul 13 2024 00:09:00	U.S Bank Trust National Association, c/o Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept., Houston, TX 77042-4546
14738400	+ Email/Text: bkteam@selenefinance.com	Jul 13 2024 00:09:00	U.S. BANK TRUST NATIONAL ASSOCIATION, Selene Finance LP, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14532751	Email/Text: bankruptcy.accounts@wakeassoc.com	Jul 13 2024 00:09:00	EMERGENCY CARE SERVICE OF PA, PC,

District/off: 0313-2

User: admin

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WAKEFIELD & ASSOCIATES, PO BOX 50250,
KNOXVILLE, TN 37905-0250

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2024 at the address(es) listed below:

Name	Email Address
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BRAD J. SADEK	
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on behalf of Debtor Andrenita Haddad brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
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DENISE ELIZABETH CARLON	
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on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust bkgroup@kmlawgroup.com
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DENISE ELIZABETH CARLON	
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on behalf of Creditor U.S. Bank Trust National Association bkgroup@kmlawgroup.com

KENNETH E. WEST	
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ecfemails@ph13trustee.com philaecf@gmail.com
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LEON P. HALLER	
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on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

MICHELLE L. MCGOWAN	
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on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION mimcgowan@raslg.com
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MICHELLE L. MCGOWAN	
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on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust mimcgowan@raslg.com

MICHELLE L. MCGOWAN	
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on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com
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United States Trustee	
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USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG	
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on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com
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TOTAL: 10

Information to identify the case:

Debtor 1

Andrenita Haddad

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6175

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 20-12890-pmm

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrenita Haddad

7/11/24**By the court:** Patricia M. Mayer
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.